

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-34742  
Omar S. & Angela Golden Judge: ABA  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original    ☒ <sup>3rd</sup> Modified/Notice Required    Date: 3/26/19  
☐ Motions Included    ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: snt

Initial Debtor: osg

Initial Co-Debtor: ag

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 200 per month to the Chapter 13 Trustee, starting on 4/1/19 for approximately 46 months. (\$780 paid to date)

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

social security

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

☐ NONE

13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor                    | Type of Priority | Amount to be Paid     |
|-----------------------------|------------------|-----------------------|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE   | AS ALLOWED BY STATUTE |
| ATTORNEY FEE BALANCE        | ADMINISTRATIVE   | BALANCE DUE: \$ 4,460 |
| DOMESTIC SUPPORT OBLIGATION |                  |                       |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority   | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
|          | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. |              |                   |

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|          |                            |           |                            |   |  |

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|          |                            |           |                            |   |  |

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|                  |            |               |                 |  |

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|          |            |                |                        |                |  |                      |                         |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor              | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|-----------------------|------------------------------|---------------------------------|--------------------------|
| Hyundai Motor Finance | 2015 Sonata                  | \$16,275                        |                          |
| Westgate Resorts      | Time Share                   | \$2,500                         |                          |

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

VW Credit-Current outside plan on 2018 Passat

Hyundai Motor Finance-Current outside plan on 2016 Elantra

PNC Bank Mortgage Service- Current outside plan on second mortgage

Midland Mortgage - current outside plan pursuant to loan modification

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
|          |            |  |

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|          |                                   |           |                   |

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor              | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|-----------------------|-----------------------------|-----------------------------|---------------------|-----------------------|
| VW Credit             |                             | 2018 Passat                 | Assume              | \$503                 |
| Hyundai Motor Finance |                             | 2016 Elantra                | Assume              | \$150                 |

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|          |                      |              |                |                     |                             |   |                              |

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|          |            |                |                        |                |  |   |

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|          |            |                |                        |                             |  |

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims
- 3) Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/21/19.

Explain below **why** the plan is being modified:

Pursuant to Order Approving Loan Modification

Explain below **how** the plan is being modified:

Increasing base to general unsecured creditors

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 3/27/19

/s/ Omar S. Golden  
Debtor

Date: 3/27/19

/s/ Angela Golden  
Joint Debtor

Date: 3/27/19

/s/ Steven N. Taieb, Esq.  
Attorney for Debtor(s)

**Certificate of Notice Page 11 of 12**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Omar S. Golden  
 Angela Golden  
 Debtors

Case No. 18-34742-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: Mar 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2019.

db/jdb  
 517929053 +Omar S. Golden, Angela Golden, 7 Kim Lane, Sicklerville, NJ 08081-2203  
 518018893 +Ashley Golden, 7 Kim Lane, Sicklerville, NJ 08081-2203  
 517927623 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517982129 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 517927624 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518019562 Chase Bank, PO Box 15298, Wilmington, Delaware 19850-5298  
 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517927625 +Citibank, 701 E 60th Street N, Sioux Falls, South Dakota 57104-0493  
 517927631 +Financial Recoveries, 200 E Park Drive Ste 100, Mt Laurel, New Jersey 08054-1297  
 517927633 +IC System Collections, PO Box 64378, Saint Paul, Minnesota 55164-0378  
 517927636 +Lendup Card Tab Bank, 237 Kearny Street #197, San Francisco, CA 94108-4502  
 517927637 +Louis A Greenfield, PO Box 17210, Golden, CO 80402-6020  
 517959820 +++MIDFIRST BANK, GROSS POLOWY, LLC., 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311-4026  
 (address filed with court: MidFirst Bank, Gross Polowy, LLC., 2500 Plaza 5, Suite 2548,  
 Jersey City, New Jersey 07311)  
 518048014 +Midfirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051  
 517927639 +Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959  
 517927642 +PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703  
 517927641 #+Penn Credit Corp, 916 S 14th Street, Harrisburg, PA 17104-3425  
 517927644 +Pressler Felt and Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 517927645 +Radio Shack/CBNA, PO Box 6497, Sioux Falls, South Dakota 57117-6497  
 517927650 +United Revenue Clctn, PO Box 1184, Langhorne, PA 19047-6184  
 518037488 +Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931  
 517927653 +WF Raymour & Flanigan, PO Box 14517, Des Moines, IA 50306-3517  
 517927652 +Westgate Resorts, CFI Resorts Management Inc, 2801 Old Winter Garden Road,  
 Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 29 2019 00:20:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 29 2019 00:20:36 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517993861 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 29 2019 00:22:33 AT&T CORP,  
 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517927626 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 29 2019 00:20:11 Comenity Bank/Nwyrk & Co,  
 PO Box 182789, Columbus, OH 43218-2789  
 517927627 +E-mail/PDF: creditonebknotifications@resurgent.com Mar 29 2019 00:23:09 Credit One Bank,  
 PO Box 98873, Las Vegas, Nevada 89193-8873  
 517927628 E-mail/Text: mrdiscen@discover.com Mar 29 2019 00:19:25 Discover Financial, PO Box 15316,  
 Wilmington, Delaware 19850  
 517936835 E-mail/Text: mrdiscen@discover.com Mar 29 2019 00:19:25 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517927629 +E-mail/Text: bankruptcynotices@dcicollect.com Mar 29 2019 00:21:17 Diversified Consultants,  
 PO Box 551268, Jacksonville, FL 32255-1268  
 517927630 +E-mail/Text: bknotice@ercbpo.com Mar 29 2019 00:20:45 Enhanced Recovery Company,  
 PO Box 57547, Jacksonville, Florida 32241-7547  
 517929052 E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Mar 29 2019 00:21:29 Hyundai Finance,  
 PO Box 20835, Fountain Valley, CA 92728-0835  
 517933793 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Mar 29 2019 00:21:29  
 Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809  
 517927632 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Mar 29 2019 00:21:29  
 Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809  
 517962355 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 29 2019 00:20:57 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 517927634 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Mar 29 2019 00:20:57 Jefferson Capital Sysems LLC,  
 Attn: Louis A Greenfield, PO Box 17210, Golden, CO 80402-6020  
 517927635 +E-mail/Text: bncnotices@becket-lee.com Mar 29 2019 00:19:33 Kohls Chase,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, Wisconsin 53051-7096  
 518038445 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 29 2019 00:22:32 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 518015477 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 29 2019 00:20:35 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 517927638 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 29 2019 00:20:35 Midland Funding LLC,  
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 517927640 +E-mail/Text: Bankruptcies@nragroup.com Mar 29 2019 00:21:52 National Recovery Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 517927643 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 29 2019 00:23:46  
 Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, Virginia 23502  
 518049275 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 29 2019 00:23:46  
 Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067,  
 Norfolk VA 23541

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 56

Date Rcvd: Mar 28, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518049271 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 29 2019 00:23:50  
Portfolio Recovery Associates, LLC, c/o Ashley Homestore, POB 41067, Norfolk VA 23541  
518020722 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 29 2019 00:23:49  
Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541  
518038171 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 29 2019 00:22:22  
Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541  
518034005 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 29 2019 00:35:04  
Portfolio Recovery Associates, LLC, c/o Sams Club Mastercard, POB 41067,  
Norfolk VA 23541  
518031219 E-mail/Text: bnc-quantum@quantum3group.com Mar 29 2019 00:20:25  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
517927647 +E-mail/PDF: gecsedirecoverycorp.com Mar 29 2019 00:22:09 SYNCB Lowes, PO Box 965005,  
Orlando, FL 32896-5005  
517927648 +E-mail/PDF: gecsedirecoverycorp.com Mar 29 2019 00:23:28 SYNCB/Ashley Homestores,  
PO Box 965001, Orlando, FL 32896-5001  
517927649 +E-mail/PDF: gecsedirecoverycorp.com Mar 29 2019 00:23:28 SYNCB/Sams Club Dual Card,  
PO Box 965005, Orlando, FL 32896-5005  
517927646 +E-mail/Text: ebn\_bkrt\_forms@salliemae.com Mar 29 2019 00:21:19 Sallie Mae, PO Box 3229,  
Wilmington, DE 19804-0229  
517928292 +E-mail/PDF: gecsedirecoverycorp.com Mar 29 2019 00:23:28 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517941085 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 29 2019 00:22:33 T Mobile/T-Mobile USA Inc,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517927651 +E-mail/Text: vci.bkcy@vwcredit.com Mar 29 2019 00:20:49 VW Credit Inc, 1401 Franklin Blvd,  
Libertyville, IL 60048-4460  
TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517933796\* +Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809  
518048015\* +MidFirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2019 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Lynn Therese Nolan on behalf of Creditor MidFirst Bank ecfnofices@grosspolowy.com,  
jbommelje@grosspolowy.com  
Steven N. Taieb on behalf of Debtor Omar S. Golden staieb@comcast.net, sntgale@aol.com  
Steven N. Taieb on behalf of Joint Debtor Angela Golden staieb@comcast.net, sntgale@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6